

# Educating the Congregation for Friendship Evangelism

*by: Rev. Howard Festerling*

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We've all wrestled with the challenge of training people or trying to inspire people to carry on the work of evangelism. It is a task which the Lord himself has given his church. It is a task whose purposes the entire church wholeheartedly endorses -(at least intellectually), yet it is a task that never seems to capture the spirit of many (if not most) of those who call themselves God's people.

Perhaps because evangelism is such an open-ended challenge, perhaps because the population of the world is growing more quickly than Christianity, it is a challenge that seems futile to human reason. Yet it is a challenge in whose cause the Lord of the Church still daily calls out for new recruits to join the fight. It is a challenge that depends upon each generation taking up the task. Is it any wonder then that pastors seem to have an almost "broken-record" emphasis on the need for it?

Teachers, too, see the need for evangelism. They wrestle with the challenge of utilizing the Christian school to impart training in this area of supreme importance in the life and mission of the church. Laymen, also, whether on the church council or the evangelism committee or as individuals, have agonized with pastors and teachers about meeting this challenge. They have tried to come to grips with how their congregations are going to fulfill the Great Commission, how they are going to assist in evangelizing their neighborhoods - and the world.

## **Can we assume anything?**

As we approach this task of teaching evangelism, or more specifically, teaching friendship evangelism in the congregation, wouldn't it be nice if there were a certain number of basic assumptions that we could make, a certain number of "givens" that we could build on? Wouldn't it be nice if each member of our congregation had the same grasp of Biblical truth, the same confidence in his or her Savior, the same commitment to carrying out God's will? Wouldn't it be nice if we could assume that a desire to do evangelism could be taught?

On the basis of the confirmation instruction we provide, we assume that each of our members:

- believes that the Bible is God-inspired and is an infallible guide to faith and life.
- believes that all mankind is born sinful and in need of God's forgiveness.
- understands what sin is.
- understands what sin's curse has done to mankind's relationship to God.
- understands what the practice of sin can do to the believer's relationship with God.
- understands the eternal consequences of sin.
- knows the Gospel.
- sees in the Gospel alone the proclamation of God's unique solution to mankind's sin problem.
- sees every person in this world as a redeemed child of God.
- believes that the Holy Spirit calls, gathers and enlightens people through the Gospel.
- sees the moral/theological issues upon which the Bible has spoken as black and white, even though the rest of the world sees them as grey.
- understands the importance of "testing the spirits" to determine whether they are Christian or not.
- understands that the false prophets that Jesus warns about are not Hindus, Moslems and Buddhists, but some of the very people who bear the name Christian.

We therefore assume that each person who has taken the step to join a Christian congregation has done so because of a deep commitment. We probably also assume that he or she:

- wants to share the Gospel.
- has the God-given ability to do some form of evangelism work.
- would do evangelism work if the church provided a format or a program or a plan for doing it.
- has time to engage in evangelism work.
- has a close circle of friends, neighbors and relatives with whom he or she is comfortable discussing religious matters.

-is alert to/sensitive to situations around him or her where the Law/Gospel can be easily/naturally shared.

Wouldn't it be wonderful to be a part of a congregation where each of these assumptions was true of every member of the body? Wouldn't it be wonderful to be a part of a congregation that was so well indoctrinated? So dedicated? The outpouring of love and gratitude for what, the Savior has done for them would be immense and unceasing. Evangelism would be taking place!

### **What's the Problem?**

The problem is that because of sin, each and every one of us has doubts and misgivings, fears and misconceptions that inhibit us, that diminish our resolve to act in certain situations. Each one of us may know the above things intellectually, but we have trouble putting all these things into practice spiritually.

The apostle Paul wrestled with this problem. He writes about this in his letter to the Romans.

“What I want to do, I do not do, but what I hate I do....For I have the desire to do what is good, but I cannot carry it out. For what I do is not the good I want to do; no, the evil I do not want to do-this I keep on doing!” (Romans 7:15, 18-19)

As pastors, we can identify with Paul. It is a part of our daily struggle, sometimes in one area of our Christian life, sometimes in another. You teachers, too, know the feeling – and share Paul's desire to overcome these difficulties. You who are lay leaders in the church, also, have to confess failure at fully living the faith you intellectually know to be true.

We must confess that one area where most of us who are called to serve the church consistently do less than we would like, where most of us recognize a multitude of missed opportunities, is in the area of evangelism. Ought it surprise us, then, when the boys and girls in our classrooms, when the members of our congregations find it hard to live like the Christians they know they should be? when they balk at assuming certain spiritual responsibilities? when they seem uninterested or hesitant to do evangelism work? when they indicate inability to talk to even their family and friends and fellow-workers about their Savior?

Where have we failed? Have we failed to teach the need for evangelism? Have we failed to teach the message of evangelism? Or have we failed to teach the techniques of evangelism? Or is it that we tried the wrong approach to evangelism? Is there somewhere out there the perfect evangelism technique that will make every member of every congregation a person who is on fire for the Lord? Some claim that there is such a method.

### **The Key to Evangelism Involvement?**

Friendship evangelism (talking to your friends about Jesus' saving work') has been hailed as the most natural, the most simple, the most productive form of evangelism that there is. It is described as evangelism that everyone can do because it is one form of evangelism that makes use of existing relationships, and therefore removes much of the fear and anxiety associated with “visitation-type” evangelism.

The fact remains, however, that friendship evangelism is not regularly or consistently being done by even the majority of Christians, let alone “everyone”. Why? It would appear that it may not be as natural or as simple as it is touted to be. If it were there would be no need for the plethora of books explaining the subject or for this paper.

Have you ever had to teach your child, or a student in your classroom to shout for joy after receiving an “A” on a difficult test? Have you ever had to teach someone to smile from ear to ear after receiving a hoped-for birthday present? Have you ever had to teach your wife how to tell her best friend about the deal she got at the department store sale?

Most likely not! And we know why. Scripture itself tells us why. The Bible says that “Out of the overflow of the heart the mouth speaks” (Matthew 12:34). In other words, we talk about what is in our hearts, what truly excites us or angers us or disappoints us. Paul spoke of this as the motivation for evangelism when he wrote to the Corinthians: “We also believe and therefore speak” (II Corinthians 4:13). If the mouth is not speaking about the Savior, it is safe to conclude that something is most definitely wrong!

Failure to do evangelism is a problem of the heart. In proposing to teach friendship evangelism in the congregation, or any kind of evangelism for that matter, we ought to begin, therefore, where the problem is. We ought to address head-on the problem of why many Christians are hesitant or unable to talk about their Savior.

## Teaching the “Cause” of Evangelism: Sin!

Where, on our list of assumptions are we going wrong? ‘Is it possible that this is an isolated problem, that there are some within the membership of our synod who privately entertain reservations about inspiration or the inerrancy of the Bible? But that does not explain the widespread apathy for doing evangelism among members of our congregations.

Is it possible that our members do not believe that all mankind is born sinful and in need of a Savior? Again, conversations, Bible Class discussions and comments heard from time to time indicate just the opposite. There is no problem with conceding the natural depravity of mankind. But it is in this area, I believe, that the first problem lies. It involves the matter of taking sin seriously. It entails the failure to have a shuddering aversion to what sin is. It includes also the failure to fully grasp the horror of what sin has done to all mankind’s relationship to God, of what sin can do to a believer’s relationship to God, and of what the eternal consequences of sin really are. In short, we need, first of all, to establish the need for evangelism more emphatically! To fully grasp what sin has done to all mankind!

This first suggestion may seem too general to warrant inclusion in a paper that is to deal with a specific type of evangelism. Yet how can we hope to encourage Christians to speak to others about mankind’s sin and God’s grace if they themselves are unclear about what is sinful, or how serious sin is?

But do people feel uncomfortable talking about sin? Is it a problem? And is that part of the reason why so little is done by so many in the area of evangelism? I believe it is!

An assumption that we must make in teaching the techniques of friendship evangelism in the congregation is the assumption that each member of the “evangelism team” fully understands what sin is. Yet, in a society where the murder of the unborn is condoned and encouraged, in a society where homosexuality receives Federal funding, in a society where business ethics and public morals have slipped to what appears to be an all-time low, it is hard to believe that we, as well as the people who sit before us on Sunday or in our classes 5 days a week, have not been infected with sin-blindness. If you doubt this, consider what you have to “overlook” when you watch TV? Ask your students or your members what their 5 favorite TV series are! It’s amazing what sins we are no longer sensitive to!

Sin-blindness is the inability to call sin what it is! Sin-blindness includes being “broad-minded” instead of being judgmental. Sin-blindness, curiously, often masquerades as authentic Christianity by claiming a forgiving, loving attitude instead of an attitude that condemns. In reality, it is not a forgiving, loving attitude, but an “overlooking” attitude, an attitude that confirms the sinner in his or her sin instead of leading that person to repentance and peace of mind!

The Phil Donahues of our day have done much to desensitize Christians to activities and attitudes that just a decade or two ago would have appalled even many non-Christians! The almost daily fare of “alternate lifestyles” they parade across the television screens of America have lent respectability to some of the grossest forms of depravation. Network TV in general is feeding us and our impressionable children a diet of premarital sex and illegitimate offspring and unfaithful spouses. We get no-fault divorce and unbridled greed. We get dead-end “Highways to Heaven” and the ridicule of almost every value held dear by Christians.

How does one talk about a Savior from sin in a world that barely recognizes the term any longer? Or even worse: How does a Christian get excited about proclaiming Christ crucified for sinners when his or her own abhorrence of sin is beginning to disappear? Tolerance of the sins of our family members, our friends or our fellow-workers is a guarantee that we’ll never talk to them about their Savior. Evangelism presupposes the ability to identify sin and to offer a solution - God’s solution!

Therefore, high on the priority list for teaching friendship evangelism in the congregation must be the teaching, the sensitizing of the souls under our care to the nature of sin, to the pervasiveness of sin and to the final result of sin. All too often we assume that that knowledge is a “given”, that “our people” know all about it.

This is not always the case. And Satan is right there to insure that things do not improve! Where a consciousness of what God calls sin is absent, where a realization of what sin has done to mankind’s relationship to God is hazy, where an understanding what unrepented sin will do to a believer’s relationship, with God is unclear, there we find the resolve to talk about a Savior waning and the personal need for a Savior fading.

We as pastors, teachers or lay leaders in the church must never work under the assumption that once a lesson has been taught in confirmation class it has been understood, or applied, or even remembered. The devil, the world and our sinful flesh are working overtime to “unteach” what we have taught at church, in the school

or in the home. The devil, the world and our flesh, will do their best to soften, to justify, yes, to glamorize the very attitudes and activities that the Word of God condemns!

We need to continually teach those under our care what God's Word says. Only that can give them the confidence to recognize sin. Only that can help them speak out boldly against sin. If the seriousness of sin is "over-rated" in the minds any of the members of our congregations, then you can be sure that the urgency for their doing evangelism will not only not be a high priority, it will probably be completely nonexistent!

### **Teaching the "Content" of Evangelism: God's Grace!**

What is the next step in teaching friendship evangelism in the congregation? I am convinced that it is not technique or a program but a reemphasizing of content. The *evangel*, the good news about what God has done in Christ is 70% of *evangelism*. If the *evangel* (the content) is confused or unclear, you can be sure that the "ism" (the sharing) is going to be confused or unclear -or left undone for lack of interest!

Is there any reason to believe that the Gospel, too, is unclear to some of the members of our congregations? Since evangelism is nothing more or less than proclaiming the Gospel, it is important that all involved in it understand what the Gospel is - and what it isn't! I submit that you might be surprised if you asked people to give their understanding of the term.

I surveyed sixteen people one Sunday morning, asking them among other things to give me a one-sentence summary of the meaning of the word Gospel as used in the Lord's command to "preach the Gospel to every creature".

Most members that I surveyed provided pleasant-sounding statements but few were to the point. Few gave a definition of the Gospel that revealed its real beauty. Many were vague. Some were misleading. Below is a sample of the responses to the request for a one-sentence definition of the Gospel:

"The New Testament,....the apostle (sic) and disciples (sic) teaching of the Word of Christ."

"God's Word."

"To care about one another and to pass on to those who may not know to care about one another."

"The salvation of Christ."

"Jesus Christ died on the cross for all the sins of mankind and on the 3<sup>rd</sup> day was resurrected from the dead; because of this if, we believe in Him we also will have eternal life."

"The forgiveness of sins through faith in Jesus Christ."

"Tell those you know about the Lord."

"Teach and baptize in the name of Jesus Christ, Son of God."

"That Christ was born, crucified for my sins, forgave me and gave me eternal life with him."

"Presenting Jesus Christ as Savior of all mankind and the only way to heaven."

"That Jesus Christ died to save us all from eternal death."

"The Lord's holy word."

"That Jesus died on the cross for my sins."

"Jesus, who is God, loves all humans so much that he died on the cross, so we could live with him forever."

"That there is a Savior who was born, then died to save our sins."

“The New Testament.”

I am certain that with prompting and probing many of the definitions of the Gospel that were given would be fine-tuned or even drastically rephrased. I hope that with greater thought (and perhaps more time) a somewhat more exciting picture of the Gospel might emerge.

Why is there such difficulty with clearly expressing what the vague presentation of the Good News is? Why the somewhat vague presentation of the Christian’s hope, the Christian’s greatest joy?

There are several possibilities. As pastors we may be guilty of talking about the Gospel instead of proclaiming it. We may have ably rehearsed and defended the infallibility of the Bible, the historicity of the life and the miracles of Jesus, the historicity of the suffering, death and resurrection of the God-man. We may have forcefully (and effectively) defended the “events” of the Bible while failing to communicate their significance in terms that made sense to our hearers.

It may be our “stained-glass terminology” that has hampered us in effectively communicating. It may be lack of preparation. It could be an assumption that our hearers can assimilate lessons of the depth and intensity that we received them as Seminary students. It may be that we just haven’t been sensitive to the needs of all our members that we were feeding them meat when they still needed more milk!

Another possibility for some people’s inability to effectively identify the Gospel’s comforting message could well be the confusion injected by the ubiquitous Christian radio station which, in some areas, fills the airwaves 24 hours a day with predominantly Reformed and/or Pentecostal theology. “If you turn your life over to Him, He’s ready to forgive you! The first good deed you’ll ever do is to believe in Jesus!” The Gospel that is presented over the airwaves is so full of “if’s” and “until’s” and “as long as’s” and “when’s” that eventually the Gospel seems just too simple. Add to the “conditional Gospel” a healthy dose of Sacrament bashing and you have probably produced a somewhat confused Lutheran listener.

Finally, let’s not forget that the Old Adam has had a hand in the obfuscation of the unconditional Gospel. Humanism and materialism have produced a mind-set that says that a person can get along quite nicely without a Savior, thank you! In its place the so-called “social Gospel” has gained the ascendancy. It has made its way not only into many churches and church bodies, but it has subtly made inroads into the hearts of some of the very people to whom we minister - and into the lives of many of the prospects to whom we reach out. The answer? A studied effort to convey all the beauty of the Gospel to the souls under our care; the use of pictures and parables and anything else that will assist in making the gift of undeserved forgiveness come alive for our fellow-believer.

I once challenged my congregation to consider whether they would find it difficult or embarrassing to accept the following job: As the clerk of the Federal Appeals Court you will be asked to sit behind a desk in the hallway in front of the door to the courtroom. Your job will be to announce to all the convicted criminals who appear to have their appeals heard that they can go home, that their case has been decided already, and that they have been declared “Not Guilty!”

To a person my members thought it would be the neatest job in the world! If there was ever a job that would bring joy to hearts that were troubled and worried it would be this job!

I reminded them that some of these people would be Mafia-type characters. Some would be murderers. Some, drug dealers and drug addicts. Did that change their decision? Would that make them think twice? Not a one was interested in backing out!

Why? Because they perceived, and very correctly so, that those wicked men and women posed no threat to them. There was not only no reason for difficulty or embarrassment, there was no reason for fear. They were bearers of Good News!

When our members realize that they have been given the privilege of delivering God’s “Not Guilty!” to a condemned world, that’s the day when real evangelism begins! Those two words: “Not Guilty”, is where Friendship Evangelism and Employer Evangelism and Stranger Evangelism and Convict Evangelism and Foreigner Evangelism and Outcast Evangelism and any other kind of Evangelism that you can suggest all get their inspiration!

### **Let’s Not Forget the Basics!**

We have probably finally reached the point in this paper where you believed the title indicated we were going to begin. I apologize if I have been too elementary. But the above, Law and Gospel, are not just a part of teaching friendship evangelism in the congregation. They are its lifeblood and its heart!

In fact, a deeper understanding of the twin concepts of sin and grace is possibly more significant (if that is possible) in the context of a friendship evangelism program than in a more traditional survey/witness/call-back evangelism program.

Its heightened importance comes from the fact that in friendship evangelism there is no “canned presentation”, no “learned script”. Friendship evangelism entails keeping eyes and ears (and heart) open to signals: doubts, fears, worries, special occasions, family life and business topics, health and marital crises and a host of other questions that will make it possible to talk with friends about ones Savior in a natural setting. The more sensitive the listener, the more opportunities to be a true friend, and the more opportunities to present God’s answers to that friend.

### **Teaching the Need for Spiritual Maturity**

Doing friendship evangelism ought to mean simply telling your friends about what God has done for you through Jesus the Savior. Friendship evangelism ought to be the natural result of a reaching a certain level of spiritual maturity, just as putting away rattles and bottles with nipples is the natural result of reaching a certain level of physical maturity.

An overseas colleague of mine used to make the statement: “Either you are a missionary - or you need one!” There’s a lot of truth in that phrase! If we believed it we would spend a lot less time trying to make “infants, (who are) tossed back and forth by the waves, and blown here and there by every wind of teaching and by the cunning and craftiness of men,” into missionaries. Instead we would recognize that our time ought to be spent building up the body of Christ “until we all reach unity of the faith and in the knowledge of the Son of God and become mature...Then we will no longer be infants...Instead, speaking the truth in love, we will in all things grow up into him who is the head, that is Christ.” (Ephesians 4: 12 - 15)

That word maturity is important because in the work of friendship evangelism it provides the confidence to talk about sin and the Savior. If I am a mature Christian I am not only a person who knows where I am going, but also how my Savior wants me to walk as I make that journey, This is not a matter of age! Some seven year olds have it. Some seventy year olds are still struggling with it!

If I am not a mature Christian, if I am still struggling with my “Christian walk”, I may feel very,. Insecure about talking with others about their need for a Savior. The last thing I want to hear from a person to whom I am witnessing is: “How can you talk to me about my life when yours is nothing to write home about?” If I were to do evangelism from house to house, I would be relatively anonymous. Possibly no one that I met all day long would know anything about me other than the image I project at the front door. That’s not the case with friendship evangelism. I may be dealing with people who have known me for years, who know my every fault and failing. As a friendship evangelist I’m vulnerable! If my language or my entertainment habits or my business ethics are not those of a mature Christian, I am easily intimidated into not opening my mouth. I don’t want my sins and my indiscretions to be thrown back at me!

There is an old phrase that says: “You can’t talk the talk unless you walk the walk!” This phrase suggests that you will never be able to do evangelism work until your own “house” is completely in order.

No one of us would argue that evangelism is perfectly natural and perfectly normal for a perfect Christian. The only problem is that on this side of eternity there is no such being! On this side of eternity, the problems and the peccadillos, the sins and the shortcomings that we have not been able to conquer will always be an embarrassment to us. But that ought not prevent us from reaching out with the “Not Guilty” message. Our Lord could have entrusted angels with his message, but instead he himself has commissioned forgiven sinners to do this work of evangelism!

How can we keep our “sinfulness” from becoming a liability, an embarrassment to the Lord we love and want to serve? We need to learn and teach our members and our students to see that it is not our past sins or our present weaknesses that are an impediment to witnessing. It is the perception of our friends that we don’t care or that we don’t want to amend our sinful life that will render our testimony to them invalid and brand our Christian “walk” among them hypocritical.

### **A bit about technique**

We’ve spoken at length about three major emphases in our effort to teach friendship evangelism in the congregation. We have seen the need to better acquaint our people and our students with a more realistic view of sin and its consequences. We have also discussed the importance of a clearer concept of just what the Gospel

is. Finally we discussed the need to teach the importance of a consistent, Spirit-led Christian life so that our testimony is not suspect or negated.

Now we want to look at some things that are factors outside of us that have a bearing on the work of friendship evangelism, things that we can teach others so that their testimony might be more appropriate or more timely.

The first thing that a Christian should do is to make a list of all the people he or she considers close friends. These are people with whom he or she already has a rather long-standing relationship of trust. It might also be beneficial to draw up a list of more casual acquaintances for use later on as one's friendship evangelism efforts expand.

Encourage the friendship evangelist to make a "profile sheet" for a number of the people on the lists that are known to be without a saving knowledge of the Lord. (See: Appendix A -Profile Sheet). These sheets can serve not only to record information, but to be a reminder of the specific spiritual needs of each of the people to whom the evangelist is currently reaching.

Next it would serve the evangelist well if he or she were aware of certain factors that might have an impact on the way our friends and acquaintances think and act at various times in their lives. Psychologists tell us that certain "Life Events" affect people with predictable intensity, and at times when this intensity is high, the subject is "more inclined to rethink life and life-style, [and] more open to developing new relationships." (*WELS Evangelism Handbook* - Friendship Evangelism, p.7)

These "Life Events" are spelled out in a chart called the "Holmes-Rahe Stress Scale". (See: Appendix B.) Some have used this "Scale" to explain the miracle of conversion. It has a much more wholesome use. It can effectively be used to alert the friendship evangelist to events and occasions when the subject may be in need of hearing God's Word or may be more inclined to give God's Word a hearing if approached.

For example, both Pregnancy (40 on the scale) and the Gaining a New Family Member (39 on the scale) are both good opportunities to try to get a friend to rethink what God says about Baptism. It provides an opportunity to discuss our natural condition before God and the need for His gracious forgiveness. Both Marriage (50 on the scale) and Marital Separation (65) can be a wonderful occasions for a Christian friend to speak with an unchurched friend about God's plan for marriage. We can use these occasions to speak about the similarities between the love that a husband and wife are to have and the love between Christ and the Church.

Because of the variety of situations that the evangelist might encounter, he or she will spend as much time as possible studying God's Word to find the God's answers to them. The *WELS Evangelism Handbook* suggests that this preparation could become a group effort, with each evangelist putting down on paper as many life/moral/religious questions he or she can think of. The group's questions are then combined with one question at the top of each page of an individual's "Witness Notebook".

Preparation for the evangelism group's meetings would entail answering the next two or three questions and bringing those answers to the meeting. The group then shares their answers, and things that are learned can be entered into the Witness Notebook. "The pastor/teacher role is to facilitate, clarify and - when necessary, provide Biblical direction/correction." (ibid, p. 16)

If in the congregation's Bible classes, classrooms, and other study opportunities the pastor and teachers have been active in deepening the members' understanding of sin and grace (as was mentioned in the earlier part of this paper), this effort should prove to be a very, practical method of applying those two great truths in the best possible way.

### **In Closing**

For those who expected a "how-to" presentation on setting up a friendship evangelism program with step by step ideas and guidelines, I must ask your indulgence, and urge you to study the appropriate section of the *WELS Evangelism Handbook*. There is much in that publication that is useful for this purpose. At the same time, my prayer is that the concept of friendship evangelism does not become too formal. But rather, that we as pastors and teachers and lay leaders ought to be always conscious of the need for leading the people that God has entrusted to our care to a deeper personal conviction of their own gracious salvation. Then, their mouths will speak what their hearts are full of, and this overflowing joy will spill over into the lives of all the people they know, close friends and casual acquaintances, as well as souls in other states and other lands that they have never met.

May God bless our efforts to inspire His people to increased involvement in this blessed work!

**In His name the effort, in His strength the gain!**

## Profile Sheet

**Name:**

**Relationship** (How, how well, how long do you know the person):

**Basic Information:** Age:

Spouse:

Children(?):

Occupation:

Background (where born and raised, when moved into community, experiences shared):

**Religious Information:**

Church background (which, when, where, why discontinued):

Experiences and/or attitudes toward “church”

Religious perspectives (about God, the Bible, Christianity, after life, moral values, etc):

Other Christians in his/her life who may be “allies”:

**Avenues for Relating/Witnessing:**

Interests, talents, hobbies:

Needs, problems, worries:

### “Holmes-Rahe Stress Scale”

#### Life Event

1. Death of a spouse: 100
2. Divorce: 73
3. Marital separation: 65
4. Jail term: 63
5. Death of a close family member: 63
6. Personal injury or illness: 53
7. Marriage: 50
8. Fired at work: 47
9. Marital reconciliation: 45
10. Retirement: 45
11. Change in health of family member: 44
12. Pregnancy: 40
13. Sex difficulties: 39
14. Gain a new family member: 39
15. Business readjustment: 39
16. Change in financial state: 38
17. Death of a close friend: 37
18. Change to different line of work: 36
19. Change in number of arguments with spouse: 35
20. Mortgage over \$10,000: 31
21. Foreclosure of mortgage or loan: 30



22. Change in responsibilities at work: 29
23. Son or daughter leaving home: 29
24. Trouble with in-laws: 29
25. Outstanding personal achievement: 28
26. Wife begins or stops work: 26
27. Begin or end school: 26
28. Change in living conditions: 25
29. Revision of personal habits: 24
30. Trouble with boss: 23
31. Change in work hours or conditions: 20
32. Change in residence: 20
33. Change in schools: 20
34. Change in recreation: 19
35. Change in church activities: 19
36. Change in social activities: 18
37. Mortgage or loan less than \$10,000: 17
38. Change in sleeping habits: 16
39. Change in number of family get-togethers: 15
40. Change in eating habits: 15
41. Vacation: 13
42. Christmas: 12
43. Minor law violation: 11